

## PATENT COOPERATION TREATY

## PCT

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

REC'D 07 JAN 2003

WIPO

PCT

Applicant's or agent's file reference 60021-375930	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/US00/41855	International filing date (day/month/year) 01 NOVEMBER 2000	Priority date (day/month/year) 01 NOVEMBER 1999
International Patent Classification (IPC) or national classification and IPC IPC(7): GO6F 17/60 and US Cl.: 705/36		
Applicant ACCENTURE LLP		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

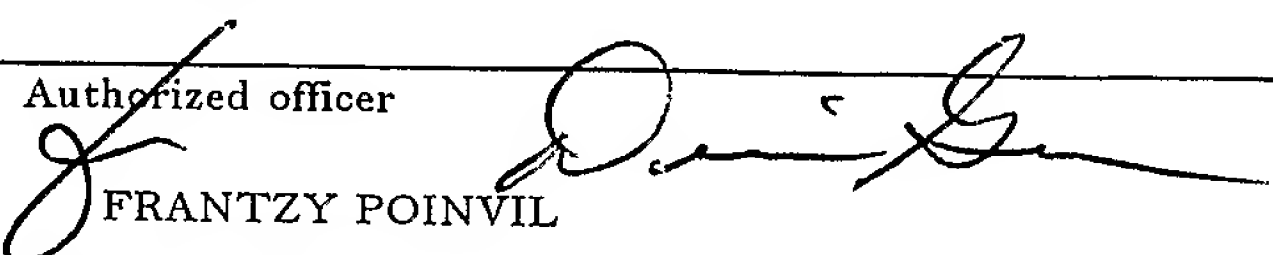
2. This REPORT consists of a total of 4 sheets.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority. (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of — sheets.

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☒ Priority
- III ☐ Non-establishment of report with regard to novelty, inventive step or industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

Date of submission of the demand 23 MAY 2001	Date of completion of this report 10 FEBRUARY 2002
Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized officer  FRANTZY POINVIL
Facsimile No. (703) 305-3230	Telephone No. (703) 305-9779

**I. Basis of the report**1. With regard to the **elements** of the international application:\*☒ the international application as originally filed☒ the description:pages 1-33

, as originally filed

pages NONE

, filed with the demand

pages NONE

, filed with the letter of

☒ the claims:pages 34-38

, as originally filed

pages NONE

, as amended (together with any statement) under Article 19

pages NONE

, filed with the demand

pages NONE

, filed with the letter of

☒ the drawings:pages 1-11

, as originally filed

pages NONE

, filed with the demand

pages NONE

, filed with the letter of

☒ the sequence listing part of the description:pages NONE

, as originally filed

pages NONE

, filed with the demand

pages NONE

, filed with the letter of

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language \_\_\_\_\_ which is:

☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).☐ the language of publication of the international application (under Rule 48.3(b)).☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:☐ contained in the international application in printed form.☐ filed together with the international application in computer readable form.☐ furnished subsequently to this Authority in written form.☐ furnished subsequently to this Authority in computer readable form.☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.4. ☒ The amendments have resulted in the cancellation of:☒ the description, pages NONE☒ the claims, Nos. NONE☒ the drawings, sheets/fig NONE5. ☐ This report has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).\*\*

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

\*\*Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

# INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US00/41855

## II. Priority

1. ☐ This report has been established as if no priority had been claimed due to the failure to furnish within the prescribed time limit the requested:
  - ☐ copy of the earlier application whose priority has been claimed.
  - ☐ translation of the earlier application whose priority has been claimed.
2. ☐ This report has been established as if no priority had been claimed due to the fact that the priority claim has been found invalid.

Thus for the purposes of this report, the international filing date indicated above is considered to be the relevant date.

3. Additional observations, if necessary:

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

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**V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement****1. statement**

Novelty (N)	Claims	<u>1-25</u>	YES
	Claims	<u>NONE</u>	NO
Inventive Step (IS)	Claims	<u>NONE</u>	YES
	Claims	<u>1-25</u>	NO
Industrial Applicability (IA)	Claims	<u>1-25</u>	YES
	Claims	<u>NONE</u>	NO

**2. citations and explanations (Rule 70.7)**

Claims 1-25 lack an inventive step under PCT Article 33(3) as being obvious over Quicken Deluxe in view of Randle et al. (US Patent No. 5,774,663).

As per claims 1-25, Quicken Deluxe teaches an automated system for providing a graphical user interface having a plurality of icons to a financial modeling system for allowing an automated coaching by providing a dynamic window which can display automated coaching. Note the article. Quicken provides their customers with a watch list of securities for regular downloads. Communications is provided through Email over a network and a collaborative interactive page. Quicken Deluxe offers a live Web site that downloads Quicken news and announcements, maintenance and other news. It is not explicitly stated that the live Web-site is an automated coaching. An automated coaching is explicitly taught by Randle et al. Applicant is directed to the abstract of Randle et al. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Quicken Deluxe with Randle et al. in order to provide live automated coaching to an investor thereby improving interaction between knowledgeable bankers of particular financial products and customers desiring advice and strategies as suggested on columns 1 and 2 of Randle et al.

----- NEW CITATIONS -----

"QUICKEN DELUXE FOR WINDOWS", INTUIT INC., COPYRIGHT 1997 ZIFF-DAVIS, INC.  
US 5,774,663 A (RANDLE ET AL.) 30 JUNE 1998, SEE ENTIRE DOCUMENT.